

Where do I go to get help with customary and reasonable fees?

The appropriate agency to receive your concern about a creditor's compliance with the Truth in Lending Act (TILA), including the creditor or the creditor's agent paying an appraiser a customary and responsible fee, is the agency that enforces TILA for the creditor. If the agent or appraisal management company (AMC) is affiliated with a federally-regulated creditor, the appropriate agency to receive complaints against the AMC is the affiliated creditor's federal regulator. If the agent (or AMC) is not affiliated with a federally-regulated creditor, the appropriate agency to receive the complaint is the [Federal Trade Commission](#). There are two websites that you can use to find the federal regulator for a creditor.

Federal Reserve System – National Information Center website:

<http://www.ffiec.gov/nicpubweb/nicweb/nichome.aspx>

FDIC website at the “Bank Find” webpage: http://www2.fdic.gov/idasp/main_bankfind.asp

Questions regarding the appropriate interpretation of the Truth in Lending Act, including those on customary and reasonable fees, should be directed to the Federal Reserve Board at <http://www.federalreserve.gov/feedback.cfm>.

If the concern regards payment of customary and reasonable appraisal fees is related to a specific appraisal assignment or assignments, you can also contact the State appraisal board or agency in which the property or properties are located to find out if they have enacted appraisal laws and/or regulations that address your concern.

As more information is available we will post the information on our website (www.asc.gov). You may also register on our website for [ASC Agency Updates Email Notices](#). Email notices will be sent periodically to disseminate important information, including announcements and FAQs relative to the Dodd-Frank Act.